

Spencer from Ellsworth

January 4, 2017

My sisters and I watched my mom die. We were physically in the room when it happened. We cried for probably a half an hour straight.

The anniversary of her death just passed. It's never easy to remember. This was a few years ago. She was in the hospital for pneumonia and complications from COPD. She was in incredible debt. She was an accountant for a small business for a decade, and when that business shuttered in the recession, she had to pay for private insurance. Before the Affordable Care Act, most of her illnesses were considered pre-existing conditions. She survived cancer three times—breast cancer twice and skin cancer once—but had to pay exorbitant monthly premiums just to have to pay most of her treatment out of pocket.

When I was in high school, she got valley fever bad enough to be hospitalized. By the end of her visit, half her lung tissue was damaged so badly, it wasn't functioning. This left her vulnerable to respiratory illnesses every year. We made a lot of trips to hospitals and doctors.

And she had to pay. And pay. And pay. While she was looking for work and taking what she could during the recession. Because her insurance wouldn't cover almost anything. Because it was a "pre-existing" condition. She died with tens and tens and tens of thousands of dollars in credit card debt. When she went to the hospital, she couldn't breathe. She was panicked and desperate, and my sisters and I stood there, useless, watching her suffer.

My father was just treated for colo-rectal cancer. He can afford the treatment because cancer is no longer considered a pre-existing condition. That's four instances of cancer just between my parents. One of my grandparents died from cancer. Cancer is a very high risk for my sisters and I. I'm a 31-year-old man, and I do monthly cancer checks for breast, skin, and testicular cancer. I take two trips a year to a dermatologist to check for skin cancer.

Five of the conditions that insurance companies refused to cover as "pre-existing conditions" run in my family. I work full time. My sister works full time. My eldest sister is a stay-at-home mom running a houseful of kids. We are maybe not thriving, but we are financially solid. None of us can afford to pay for medical treatment the way my mother had to. Without the ACA and its protections, even our screening costs would eat away at our financial stability.

I've had a Health Savings Account plan before. My deductible was higher, and I had to wait until I had accrued money to the HSA to even start care. I was able to cover my healthcare costs when I had it, but only because I had fewer screenings necessary and because I had no major illnesses or injuries that needed treating. I had to hope nothing happened after each visit for regular, preventative care, because my HSA balance was too low to afford anything after a regular physical or check-up. I would not be able to afford my current healthcare needs on the HSA I had before the Affordable Care Act.

I don't care about the ACA because of some theory or ideology. I watched my mom die, sooner than she needed to, because she couldn't afford to get preventative care early enough. I watched

my mom die because market solutions refused to solve her problems. An open insurance market actively refused to compete to cover my mom. The insurance market before the ACA is one of a number of factors that led to my mom's death.

This is a real, physical, immediate memory for me whenever someone talks about healthcare, and it always comes to mind when people talk about it in vague terms and market forces. I am crying even as I write this, and it has been years.

I am begging you, as a son who watched his mom, who was younger than you, die in a hospital because she couldn't afford the care she needed, please protect the Affordable Care Act. Protect it as a legislator, protect it by recognizing how appointments you choose to confirm or deny will affect my family's ability to stay healthy and alive. Through grants and research, you've worked to improve access to healthcare. Please, protect the ACA.